DBM
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SCHEME OF SERVICE

Post : **Bank Officer (External)**

Salary Scale : **Rs 21850 x 375 - 22225 x 400 - 23425 x 525 - 26050 x 675 - 27400 x 825 – 35650 x 900 - 37450 x 950 - 42200 x 1300 – 46100** a month plus salary compensation at approved rates.
(The Salary Scale is currently being revised).

Qualification

- A Cambridge Higher School Certificate with 3 Principal subjects together with a Cambridge School Certificate with 5 credits at one and same sitting in English, French, Mathematics, Accounts & Economics or an alternative qualification acceptable to the Bank.

Key Competencies:

(i) Possess good communication skills
(ii) Customer focused
(iii) Have a positive attitude towards work
(iv) Demonstrate ethical behaviours and maintain confidentiality
(v) Possess a critical and analytical mind and has a multi-disciplinary approach to problem-solving
(vi) Experience in Banking/Financial Services Sector would be an advantage

Scheme of Duties depending on Posting

- To provide assistance in all matters pertaining to Sales operations (dealing with customers, providing information on the Bank's loan schemes, assist them in filling applications forms, collect such forms together with required documents).
- To maintain and update records of loan processing (applications, appraisal, sanctions, etc).
- To follow up on the collection of current and past dues in respect of loans arrears
- To create loan files and maintain proper filing records.
- To organise for file movement during loans processing (verification, appraisal, sanction, legal formalities, disbursement).
- To prepare Lease Agreements
- To follow up on renewal of existing leases
- To follow up on the collection of current and past dues in respect of rental arrears.
- To provide information on availability of building space
- To keep updated statistical records and prepare reports for Management use.
- To provide assistance in legal matters such as making arrangements for registration and renewal of deeds, gage, release of security, change in security, legal action, freezing of interest, standing order etc.

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- To perform the duties of cashier in the Finance Unit and Branches and operate savings as well as loans counters (loan collections, savings deposits and withdrawal, other transactions, refills, teller's refund, reconciliation and banking)
- To attend to daily mail matters of the Branch and ensure proper handling, channelling and recording of same.
- To provide assistance in the operation of the e-leave system in the Administration & HR Unit
- To attend to daily mail matters of the Department and ensure proper handling, channelling and recording of same
- To provide assistance in the maintenance and update of leave records as per laid down procedures and to submit appropriate reports to the payroll section for salary adjustments and leave refunds.
- To provide other assistance in the Administration & HR Unit (stores, personnel, registry, operation of office equipment, training and seminar arrangement, payment of bills)
- To provide assistance to the Officer in Charge of Transport in the proper running of the transport system pertaining to the Bank's fleet of vehicles e.g field visits, despatch etc and for repairs, maintenance and insurance etc.
- To provide assistance in the conduct of day-to-day audit assignments (preparation of audit action plan, draft and update of system notes, audit programmes, etc)
- To provide assistance in disbursement (verification of arrears, charges, client details, signatories, remittance of cheques to customers).
- To maintain and adjust client's accounts on the Flexcube 14.5 under instructions received from officers of the Finance Unit.
- To operate EDI process in the Finance Unit.
- To perform Bank reconciliation
- To provide administrative assistance in stationery requisitions, payment of bills, registry, filing, office equipment utilisation and maintenance, file movement, mailing shipping of documents and parcels, advertisement, end of year purchases and events, cleaning and security contracts.
- To assist Officers involved in the procurement of good and services
- To assist in the preparation, updating and documentation of audit working files
- To assist the Risk Officer/Risk Assistant
- To assist the Compliance Officer.
- To use ICT in the performance of his duties.
- To perform such other duties directly related to the main duties listed in the job specification or related to the delivery of the output and results expected from the Officer in the roles ascribed to him.

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06.11.2026